



The Church of Scotland
Stewardship and Finance Department

Stewardship Resource



Worship Resources

Bible Studies on Stewardship

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Introduction

Following his second gold medal at the London Olympics in 2012, the Jamaican sprinter and world record holder Usain Bolt tweeted “I want to thank God for everything he as done for me cause without him none of this wouldn't be possible.”



Whilst we might debate the grammar, the sentiment is undeniable – gratitude to God for the immense gift that has been bestowed upon Bolt. There are many times when we too acknowledge and give thanks for that which we have received from God, and therein lies the beginning of “stewardship”.

Stewardship is a way of life that calls believers in Christ to:

- receive God’s gifts with gratitude;
- cultivate these gifts responsibly;
- share them sacrificially;
- and to return these gifts with increase to God.

In 2011 the General Assembly instructed all churches to participate in the National Stewardship Programme. The Church of Scotland was facing a financial crisis and it was felt that all local churches needed to address financial concerns, as well as the wider stewardship issues. Many churches have now embarked upon this journey and many have spoken about how their involvement in the National Stewardship Programme provided a new direction in worship, mission and ministry. Those churches noticing the greatest impact of the National Stewardship Programme are invariably the churches who make use of a Stewardship Consultant. The encouragement, enabling and guidance provided by a consultant is an invaluable resource.

However, the Stewardship and Finance Department are developing other resources too in order that we might enable churches to become stewardship communities. This Bible Study is one such resource and we hope that you will be able to use it within your congregational life.

The material is self-explanatory, although like any other Bible study resource, some preparation is recommended prior to each study.

Each study is divided into sections with an overall **objective**; suggested **bible passage**; and **introduction** supplied. The **Bible Study** itself contains a variety of question that frequently invite the group to explore other passages of scripture (in addition to the main passage for that study). Each study concludes with a **Personal Reflection** – the leader may wish to include this in the group discussion, or to have a quiet time when everyone can reflect on these questions privately, or to use these questions as “homework”.

Hopefully this study guide will give you:

- A chance to discuss and explore an important part of Christian discipleship.
- Insights into important Bible passages
- Reassurance and encouragement from others, who are on the same journey too with regards to stewardship. None of us has this sorted!
- Opportunities to think about your personal situation and to talk about any concerns, if you wish.
- Simple, practical tools to take action and increase generosity in your life.

And finally:

“You know the grace of our Lord Jesus Christ, that though he was rich for your sake he became poor that we might become rich” (2 Corinthians 8:9).

In this single verse, Paul captures the gift of generosity that is at the heart of God. Giving is so much more than giving something back to God. When we give, we share in his generosity.

We hope that this short study takes you further on a journey to faithful, joyful stewardship of all that God has entrusted to us.

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Lesson 1

God's Ownership Over All

Objective: To surrender everything we have to God because we can rest in His ownership of all

Read: Genesis chapters 1 and 2.

Introduction: As Christian stewards we must realize that in Christ "we live and move and have our being." (Acts 17:28).

In this lesson, you will see the basis of God's claim on our lives. Jesus Christ created us (Colossians 1:16). He bought us with His precious blood (1 Peter 1:18,19). God anointed Him as our Lord (Ephesians 1:20-23; Acts 10:36; Romans 10:12). Thus, the whole of our life—our personality, influence, material substance, everything—is His.

The Bible tells us that since Christ died for us, "those who live should no longer live for themselves but for him who died for them and was raised again" (2 Corinthians 5:15). Not to acknowledge and act upon God's total ownership of everything we are, have, and will be is to rob ourselves of His blessing and make ourselves unfit for His service (2 Timothy 2:15-16,19-21).

Bible Study

1. What are the characteristics of "man", as created by God? (Genesis 1:26; 2:19; 3:6; 3:10)?
2. Read Genesis 2:7–9. Identify God's actions by listing the "verbs" associated with God as the one acting.
3. According to Genesis 2:15, what responsibility did God give to man?
4. What did man do to bring about separation between himself and God (Genesis 3: 1-7)?

5. How did the sin of man affect his:
 - Intellect (2 Corinthians 4:2, 4)?
 - Emotions (Jeremiah 17:9)?
 - Will (Romans 6:20)?
6. How did this act of rebellion affect the world (Romans 5:12)?
7. How did God bring us back and reconcile us to Himself (Romans 5:8-10)?
8. What, then, is to be our response to God (Romans 12:1, 2)?
9. Many people attempt to compromise and give God less than full allegiance. How did Jesus regard that practice in Matthew 12:30?

Personal Reflection

10. How much of your life are you willing for God to control? How much of it does He control right now?
11. Is there something in your life that you have not surrendered to the control of your heavenly Father? What is it and how will you now deal with it?
12. What do you think God will do with your life if you surrender it all to Him?



Lesson Two

What Is Biblical Stewardship?

Objective: To define Biblical Stewardship and to contrast it with the “Ownership” mind-set of modern society.

Read: 1 Corinthians 4

Introduction:

Biblical stewardship is a way of living grounded in what the Bible tells us about our lives as God’s people in God’s created world. The Bible is God’s guidebook for us as we seek to live as God’s stewards. It is a book of hope and help that God has given us to let us know how we should care for all the things God has entrusted to us. It provides many references to God’s hopes, plans, and promises to stewards, who are counted “joint-heirs” with Christ in God’s family (Rom. 8:17).

The Oxford English Dictionary defines a steward as “a person employed to manage another’s property, especially a large house or estate.” In Biblical times, a steward was usually a trusted slave. Every person who walks God’s planet today is a steward. Some are good stewards—caring, careful, attentive, compassionate, thoughtful, committed, and generous. Unfortunately, some are poor stewards—careless, wasteful, thoughtless, inconsiderate, self-centred, and hurtful.

Bible Study

1. When you hear the word “stewardship,” what comes to mind?
2. What does the Bible mean when it speaks of the Christian as a steward? Use the following verses to help you in your understanding.
Psalm 24:1
Genesis 1:26
1 Corinthians 4:1-2
Matthew 28:19-20
3. Biblical stewardship recognizes three important facts. First, that God is the owner of everything, and that includes every part of our lives (Psalm 24:1). Second, our role as stewards is to God’s resources (Genesis 1:26; 1 Corinthians 4:1-2). Third, the goal of our stewardship is to accomplish God’s mission in the world (Matthew 28:19-20).

As best you can, write out your own definition of biblical stewardship incorporating these three facts.

Does your definition reflect the fact that God owns everything?
 Does it explain that a steward manages what God owns?
 Does it point out that mission happens because of stewardship?

4. A definition of biblical stewardship might read as follows: “Biblical stewardship recognizes that God’s resources are to be deployed through God’s people to accomplish God’s mission.” Spend some time reflecting on how this definition either concurs or conflicts with your understanding of stewardship.

We should always try to understand what the Bible has to say about stewardship by looking at its implications within the context of our own lives. There are two basic models to consider when analysing life today. One is the “ownership model” to which most are introduced at birth. The other is the “Biblical stewardship model” which involves the faithful, wise, and responsible management of all that God has entrusted to us—for God’s purpose, not our own.

5. Compare the emphases of the two models described below:

Ownership Model	Biblical Stewardship Model
Human Rules	God’s Rules
Human Ownership	God’s Ownership
The rich rule by power	Covenant rules through community
“It is mine”	“It is God’s”
Rarely entrusted	Entrusted to stewards
Receive	Return
Keep	Share
“Me”	“You”

6. How prevalent is the “Ownership Model” in Scottish culture today?
 7. Can God and money be served at the same time (Mt. 6:24)?

Personal Reflection

8. Which stewardship model are you following in your life and how does it affect your life?

Lesson Three

Stewardship: It's A Matter Of Trust

Objective: To realize what God has entrusted to us and to be trustworthy of His gifts.

Read: Matthew 25:14-30; Luke 16:1-13

Introduction:

When was the last time you handed something to someone else to take care of for you? Perhaps you've experienced handing over something precious of your own to someone else for safekeeping – a house, a pet, or even a child. Most parents are anxious the first time they leave a child with a baby-sitter, even if the sitter is a grandparent or a close friend. We are constantly entrusting others in our daily lives.

Every time we deposit money at the bank, we trust the teller not to embezzle what we place in their trust. Every time we eat at a restaurant, we put our trust in those who prepare the food in that business. Every time we step on an aeroplane, we trust the pilots with our very lives. We all appreciate good stewards. So does God!

The more valuable a thing is to you, the harder it will be to hand it over to anyone else. Most parents will experience some uneasiness – if not outright fear – entrusting the family car to a 17 year-old with a brand new driver's licence. We cannot learn to become good stewards unless someone is willing to trust us first.

Bible Study

In Luke 16:1-13, Jesus tells a parable about a steward who is required to give an account of his stewardship. It is a story that could have appeared on the pages of this morning's newspaper. It involves a dishonest employee who if brought to court today, probably would be convicted of his actions.

But Jesus' telling of the story of this dishonest steward takes a surprising turn. From this man's bad example, Jesus draws some good lessons on stewardship.

1. Read the story of the unrighteous steward in Luke 16:1-13. From verse 1, what can you tell about this man's position and performance?
2. The steward faced losing his job because of his poor performance. What happened to the steward in verse 2? When have you been asked to be accountable in your own life?
3. As a result of being fired, what was the steward's plan to prepare for his future? (vv. 3-8) How would you feel as this steward's master?
4. In verse eight, the unrighteous steward is praised because he acted shrewdly. In what ways are his actions commended?
5. In verse 9, Jesus says good stewards use the temporal things of this world to influence people in eternal ways. As Christians, how can we use our material resources to influence people in spiritual ways?

Personal Reflection

In 1 Timothy 4:10, Paul told a youthful Timothy that it was no small thing to be entrusted with the gospel. Sharing the Good News was going to involve “toil and struggle.” But the rewards would make the effort worthwhile. In 2 Timothy 2:2, Paul told him, “What you have heard from me through many witnesses, entrust to faithful people who will be able to teach others as well.”

6. What is the Christian’s role in passing the Gospel down to the next generation? What are some specific things you can do to assure that the next generation is faithful to the call of God?
7. What is the most important gift God has placed within our trust?
8. List areas in which you need to trust God more:



Lesson Four

Stewardship of Our Time

Objective: To become wise stewards of all that God has created us to be individually.

Read: Psalm 90

Introduction

Does the principle of giving apply equally to our time as it does to our money?
How much of our time should we set aside for the work of the Lord each week?
How are you using the time God has given you?

Time is the heritage of every person. Whether a king or street sweeper, an astronomer or truck driver, a business tycoon or shop assistant, each of us has the same number of hours in a day. Many necessities and opportunities demand much of our day. Our work takes up a large percentage of our life. Being a good husband or wife, father or mother, employer or employee requires time.

As Christians, we have spiritual priorities as well. How many hours or days in a month should we set aside for evangelism and discipleship and the ministries of our church? What about caring for the poor, the orphans, and widows as God's Word commands (James 1:27; Galatians 2:10)?

With all these tasks competing for our time, how can we balance our responsibilities to fulfil our temporal and spiritual duties? As good stewards, we must manage our time wisely. Purposefully giving our time reflects a thankful, obedient attitude and acknowledges God as the source and owner of all that we possess. A voluntary act of worship, purposeful giving teaches us to put God first. A faithful steward serves because he/she has such a heart for God.

As we have seen, everything we have is a gift from God. Every second of every minute, every minute of every hour, twenty-four hours a day belong to Him. Although God's Word does not specifically require us to purposefully give our time, our Lord did command us to put Him first in all things (Matthew 6:31-33). Giving back a percentage of our time enables us to give God priority and assurance that we will fulfil our service to Him.

Bible Study

1. Psalm 90 is filled with contrasts of the timelessness of God, who is from “everlasting to everlasting” and the temporal nature of people, who are “dust.” The psalmist looks back and realizes how quickly life has passed by.

What images does the Psalmist use to remind his readers life is brief? (v3-6)
How can you relate to what he is saying?

2. Given the fact that life passes by so quickly, what is the Psalmist's prayer (v.12)?

Jesus' life lasted just thirty-three years—his ministry consisted of only three of those years. Yet in that short period of time, he impacted the world more than anyone else in history. As we look at Jesus' life we see him extremely busy at times, yet always in control. We never see him rushed or in a panic over how to manage his time.

Throughout his ministry, Jesus is on a divine timetable (John 2:4; 7:6; 8:30; 8:20; 12:23; 13:1; 17:1), and he was able to accomplish everything that God gave him to do. Let's take a few moments in the questions below to observe Jesus' stewardship of his time:

3. Mark 1:21-34 describes a day in the life of our Lord. List all the activities that filled Jesus' day. After a draining and demanding day, how did Jesus begin the next day (1:35)? Why?
4. Throughout Jesus' ministry, we see him setting aside time to spend with his Father. Look up the following verses and comment on the high priority Jesus placed on spending time alone with God (Mark 6:46; Luke 4:16; 6:12; 9:18). We often use the excuse there is not enough time for worship or prayer. What does Jesus' example teach us?
5. Jesus had a sense of urgency about his mission and ministry. Read John 4:30-36. What do these words reveal about Jesus' priorities, and ours?
6. Jesus also took time to nurture the physical and emotional needs of his disciples and himself. Read Mark 6:31-32. From the context, why did Jesus and the disciples need to get away? Why is taking time for one's own needs so important? Do most people spend too much time or too little time caring for themselves? How about you?

Personal Reflection

Keeping track of how you spend your day can be of great value in evaluating the stewardship of your time. On the chart (on page 13), record the number of hours spent at work, sleep, Christian service, recreation, etc.

7. Determine what blocks of time are wasteful. How could you use them to serve the Lord?
8. List ways to purposefully give of your time that can be worked into your present schedule.

STEWARDSHIP OF TIME

	Devotional life	Commuting	Christian service	Employment	Rest	Domestic duties	Recreation	Social
Monday								
Tuesday								
Wednesday								
Thursday								
Friday								
Saturday								
Sunday								
Total								

Lesson Five

Stewardship of Our Bodies

Objective: To surrender our bodies to Christ, from the heart.

Read: 1 Peter 4

Introduction

Every so often there will be an exclusive story in a tabloid newspaper about a film star, sportsman/woman or other celebrity who has fallen from grace. Perhaps they have committed some foul deed that has incurred the wrath of their fans or the media. Occasionally these stories can be about a Christian leader – a Minister, youth worker or elder. When their misdemeanour is reported, very often the Christian faith is ridiculed or portrayed as being hypocritical.

Since God wants us to live a holy life, the enemy seeks to entrap us in sin and defeat. One of Satan's methods is to tempt us to misuse our bodies. But God created our bodies for His glory. By surrendering them to Him, He can use us to further His kingdom and help us grow in our faith.

This study will help you understand the importance of giving control of your body to God. You will also discover danger areas in using your physical self and how to help further the cause of Christ with different parts of your body.

Bible Study

1. How did Jesus regard His body (1 Peter 4:1-2)?
2. What does Christ's sacrifice mean to us (Hebrews 10:10)?
3. Look up the word *sanctified* in a dictionary. How does the word relate to your interpretation of stewardship?
4. Express in your own words the additional reasons given in 1 Corinthians 6:19-20 for being a good steward of your body. How are we to do this (Galatians 5:16; Romans 2:1; Matthew 26:41)?

Personal Reflection

5. The Tongue:
Why is it so important to be a good steward of the tongue (James 3:2-6; James 1:26)?
List areas in which you misuse your tongue.
How has this affected your life?
How should you use your tongue properly (James 3:9-10; Ephesians 4:29; Proverbs 21:23; Psalm 39:1; Proverbs 4:24)?

6. The Heart
What must we understand about the heart (Jeremiah 17:9)?
What kind of heart does God look for and why (2 Chronicles 16:9; Matthew 5:8; 2 Thessalonians 3:5; Psalm 15:1-2)?
7. The Mind
What is your responsibility in being a steward of your mind (1 Peter 1:13)?
Whose mind should you have and which qualities should you strive for (Philippians 2:5-8; 1 Corinthians 2:12-16)?
8. The Hands
What does God think about the work of your hands (Proverbs 12:14, 24)?
How did the apostles feel about the importance of what their hands had done (Acts 20:34-35; 1 Thessalonians 4:11-12)?
How can we use our hands to glorify God (Proverbs 31:20, Deuteronomy 15:10-11, Ecclesiastes 9:10)?
9. The Feet
Contrast the feet of those who do evil with those who do good (Isaiah 52:7, 59:7; Psalm 119:101,105; 56:13; Romans 3:15).
10. The Eyes
What sins can we commit with our eyes (Proverbs 21:4, Jeremiah 22:17, Proverbs 27:20, Matthew 5:28, 1 John 2:16)?
How can we avoid temptation (Psalm 19:8; 119:37; 121:1-2; 123:1)?
11. The Ears
Write down ways we can misuse hearing (Proverbs 21:13, 2 Timothy 4:3-4).
12. God considered David a man after His own heart, yet what was David's great sin (2 Samuel 11:2-5, 14-17, 26-27)?
13. What are Paul's views on sexuality in 1 Corinthians 6:9-10? How does he expand upon this in verses 15-18? How does this impact on the Church today?

Lesson Six

Stewardship of Our Talents and Gifts

Objective: To recognize our talents and abilities and to surrender them to God for His use and glory.

Read: 1 Corinthians 12

Introduction: God created us with a great variety of talents. You may be able to run a marathon, organize a group meeting, teach, or write. Your skill may be typing, photography, or painting. Perhaps you sing or play a musical instrument. Maybe you are a carpenter, landscaper, engineer, mechanic, or bookkeeper.

Each of us has a unique function to perform in life and in the Body of Christ. The Bible refers to the church as the Body of Christ with Christ as its Head (1 Corinthians 12:27; Ephesians 5:23). Just as your body has many specialized parts, each with its own function, so the church is composed of many individuals, each with his own special function to perform—and contribution to make—to the rest of the Body.

Every Christian possesses both natural talents and spiritual gifts. Our natural abilities come to us at physical birth and are developed through life. Our spiritual gifts are imparted by the Holy Spirit, enabling us to minister to others in behalf of Christ.

Bible Study

1. What talents and natural abilities do you have?
2. How did you acquire them or improve on them?
3. According to 1 Corinthians 4:6-7 and Exodus 4:11, what should your attitude be about them?
4. How would you apply Colossians 3:17 to the stewardship of your natural gifts?
5. The theme of spiritual gifts is found throughout the Bible:
 - Romans 12:3-8
 - I Corinthians 12:1~1
 - Ephesians 4:4-8,11-16
 - 1 Peter 4:10.11

From these passages make a composite list of spiritual gifts (combine any two that might be identical). Across from each one, give your brief definition of the gift.

6. What are some reasons God has given gifted people to the church (Ephesians 4:11-16)?
7. Though some spiritual gifts seemed to be of greater value than others (1 Corinthians 12:28-31), what ideas does Paul stress to keep Christians from personal pride (Romans 12:4-5; 1 Corinthians 12:12-26; 1 Corinthians 13; Ephesians 4:11-16)?
8. According to the apostle Paul, spiritual gifts should be used specifically for what purpose (1 Cor. 14:3, 12, 26)?

Personal Reflection

9. Follow these steps to more fully understand your part in the Body of Christ:
 - Realize that you have at least one spiritual gift, probably more (Mt. 25:14ff; 1 Corinthians 12:11).
 - Pray that God will make your gifts known to you.
 - Determine which of your activities the Lord seems to bless and inquire of other mature Christians who know you well what your spiritual gifts might be.
 - List what you believe your spiritual gifts are.
 - Seek to develop your gifts in the power and with the help of the Father, the Son and the Holy Spirit.
 - Realise that you may have other gifts of which you are not presently aware, so exercise various gifts. Be aware that you are accountable to God for stewardship of your spiritual gifts.

Lesson Seven

Stewardship of Our Money

Objective: To understand the teachings of the Old Testament regarding stewardship of our possessions, specifically about money.

Read: Leviticus 27:30; Deuteronomy 14:22-29

Introduction: One afternoon, Grandpa strode into his house, pockets bulging with treats for his grandchildren. As he settled into his creaking rocking chair, the children clamoured around him with expectant faces, each pushing and shoving to be the first to see what Grandpa had brought them.

The grey-haired man dug deep into his pockets and pulled out a fistful of sweets, handing each child a favourite treat. When he finished, he leaned back in his chair with a smile of contentment to watch them tear at the wrappings. On his left, two jealous brothers argued over whose flavour of bonbons tasted better. Another child sat at his feet munching a bar of chocolate. Suddenly, a tiny red-haired toddler patted her grandpa on the arm. Concern furrowed her brow. “Would you like some of my M&Ms, Grandpa?” she asked. She continued, “I want you to have the first one.”

“Why, thank you, I think I will,” he smiled, and carefully removed a couple of M&Ms and popped them into his mouth. Then he wrapped his arms tightly around her, engulfing her happy face.

This story is by no means a perfect illustration but perhaps it helps us to understand the stewardship of our money—giving back to God the first part of what He has given us. Offering our money to God accomplishes the following:

- Acknowledges God as the source and owner of all that we possess
- Is a voluntary act of worship
- Teaches us to put God first
- Is a practical guideline for systematic giving
- Provides spiritual release and blessing

The Old Testament contains many references to money and possessions. The concept of stewardship was an integral part of their history. Tithing—giving one-tenth of one’s wealth to God—was a way of life for the Hebrews. The Old Testament also contains instructions for giving a portion of the first-fruits of each harvest to God and making additional contributions through such practices as the cancellation of debt in sabbatical years (i.e., every seventh year); and even more extravagant measures to banish poverty and hardship in Jubilee years (i.e., every fiftieth year).

Bible Study

1. What was the first act of worship recorded in the Scriptures (Gen. 4:3-7)?
2. Why was one sacrifice rejected and the other accepted?
3. What did Noah do as soon as he left the ark (Genesis 8:20-21)? What was God's response to Noah's actions?
4. The first example of Tithing is recorded when Abram returned from his victory over the kings of the east (Gen. 14:17-20). Of what did Abram tithe? Why would Abram give a tithe to Melchizedek?
5. What did God command those under the Law of Moses to do (Leviticus 27:30-33; Deuteronomy 12:5-6,11)?

In addition to the tithes, Israelites were commanded to give the first-fruits of their crops and livestock (Proverbs 3:9). The first-fruits of a harvest are usually the biggest and best. The Hebrews were expected to give their best to God—the cream off the top. Also, every fiftieth year was to be the year of Jubilee in which everything returned to the original owners and all debts were cancelled. This kept the people of Israel from becoming impoverished and prevented the development of two social classes—the “haves” and the “have nots.”

6. What was included in the commandment to give God the first-fruits of everything (Exodus 34:20)?
7. How does the Law of Jubilee compare to British “capitalism” (Leviticus 25)?

Personal Reflection

Israelites were also expected to give “free-will” offerings to the Lord (Deuteronomy 16:10-11). The nature and amount of the free-will offering was left to the liberality and gratefulness of the giver. Free-will offerings were made when Israel built the Tabernacle. In fact, so much was given that Moses had to restrain the people from giving (Exodus 36:6-7).

8. What is your understanding about tithing?
9. As believers in Christ, we are under grace, rather than the Old Testament Law. Whereas the Law in itself did not provide eternal life for those who attempted to keep it (Galatians 2:16), we have received life by the favour of God though we do not deserve it and could not possibly earn it. Therefore, do we have a higher or lower motivation and standard for stewardship of our money than those under the Law?

Lesson Eight

Stewardship of Our Money

Objective: To understand the teachings of the New Testament regarding stewardship of our possessions, specifically about money.

Introduction: We live in a wealthy country, yet most of us think we could use just a little bit more. Statistics tell us that the average Scottish household spends £450 per week (excluding mortgages). Of course, some will spend even more than this, whilst others will spend considerably less. Nowadays debt can be a big problem in many Scottish households. Switch on the radio or the television and you are frequently met with advertisements from companies promising good advice on how to consolidate your debts, or assist in the management of your money.

The Bible has a lot to say about managing our money. More than 2,000 verses address a wide range of financial topics. The Bible is practical and accurate when it speaks about our financial stewardship. Let's take a few moments to see what the Bible says about being a good steward of the finances God has entrusted to us.

Read: 2 Corinthians 8- 9

In the New Testament, Jesus spoke about material possessions (money) more than he did any other subject. In fact, many of his statements regarding possessions cause great conflict in many Christians' minds.

Our attitude toward money is greatly affected by our concept of ownership. If we believe that all we possess has been entrusted to us by God and that we are to manage it on God's behalf, we will have a much easier time negotiating Jesus' teachings in this area than we will if we remain committed to a "getting and keeping" vision of ownership. Many people in our culture as well as our pews are made uncomfortable by Jesus' strong and highly judgmental comments about those who have wealth.

Bible Study

In 2 Corinthians 8-9, Paul attempts to encourage the Corinthian church to give financially to help needy Christians. He first points them to the example of the Macedonian church.

1. What was the attitude of the Macedonians in giving their money to God 2 Corinthians 8:2-5)?
2. Why is giving money an important part of our Christian life (2 Corinthians 8:7; 9:12-13)?
3. Ask yourself, "Is my heart attitude one of joy and gratefulness as I give?" How do you express your attitude?

4. In 1 Corinthians 16:1-2, Paul gives believers some principles to guide them in their giving. What guidelines can you glean from this passage to help you in your own giving?
5. One of Jesus' most well-known encounters was with a young man who was a member of a local ruling council and who was very rich. When he asked Jesus what he needed to do to inherit eternal life, Jesus finally told him to go and sell everything that he had and to come follow him (Matthew 19:21). Why did Jesus make such a demand of this man and is this example still valid for Jesus' disciples today?
6. Financial freedom involves not only freedom from excessive worry about financial things, but also freedom from the constant pursuit of more. The Bible says this spirit of contentment is of great value. What do the following verses teach us about the secret and source of a Christian's contentment?

Philippians 4:11-12
Hebrews 13:5-6

Personal Reflection

Paul encourages generous giving from the Christians at Corinth by holding before them the example of the Christians in Macedonia. The Macedonian Christians were not wealthy, yet they gave generously (verse 2). Their giving was not only generous but sacrificial (verse 3) because they wanted to contribute as much as possible to support the very poor Christians in Jerusalem.

Paul also encourages the Christians at Corinth to give generously by referring to the supreme example of generosity and sacrifice (verse 9) – the giving of God in the person of Jesus.

7. How do we measure generosity?
8. In what ways do we make sacrifices in the course of our daily lives?
9. Why are we willing to make these sacrifices?
10. Should our giving to God to support the worship, mission and service of the Church go beyond generosity to sacrifice? In what ways does our level of giving to God relate to our level of trust in God?

Lesson Nine

The Church's Stewardship

Objective: To understand the needs of financial support in the local congregation and the national Church.

Read: 2 Corinthians 9

Introduction: How much do you know about the way in which the Church of Scotland uses the money given by local churches? Why not phone the Stewardship and Finance Department and ask for some information about the wider work of the Church. Alternatively, you could contact the Stewardship Consultant for your area (details on page 28)?

God has been very clear in His Word regarding the uses of the funds the church receives from the weekly offerings. The advancement of God's Kingdom is to a degree dependent upon our offerings. However, both the local church and the national Church must be good stewards of that money.

Bible Study

At the heart of God's Work is the Great Commission. God wants the Gospel preached to every creature (Mk. 16:15). Carrying out this mission will involve proper stewardship of everything God has given us—our time, our talents and our money. When we generously give of all three, the lost are brought to Jesus Christ.

1. In your own words summarize the last command Jesus gave His disciples (Matthew 28:19-20).
2. Read John 14:21,23,24. Describe how this relates to fulfilling the Great Commission.
3. If the Gospel is to be preached to all the world, who must be sent to do the preaching (Rom.10:13-17)?
4. What had the Philippians done for Paul on more than one occasion (Philippians 4:16-18)?
5. What does the Bible say about supporting those who give their lives to the ministry of the Word of God (1 Corinthians 9:10-11; 2 Corinthians 9:14)?
6. How did Jesus define his ministry in the synagogue in Nazareth (Luke 4:18)?
7. What kind of ministry did Paul instruct Timothy regarding in 1 Timothy 5:3ff.?
8. Do you know of any church today that has a ministry following the example of 1 Timothy?

Personal Reflection

9. God has placed the management of financial gifts in the hands of the church's shepherds. How can Elders and/or Board members safe-guard the financial well-being of the local congregation?
10. How can elders communicate both the financial needs and assets of the local church and the national Church?
11. How much should the members know about the financial affairs of the church? (The enclosed Ministries and Mission booklet gives you an idea of how the Church of Scotland's money is used to further the Gospel. A Stewardship Consultant can also speak to your church about these matters).
12. In what areas of ministry would you like to see this congregation become financially involved?



Lesson Ten

Our Accountability to God

Objective: To recognize our ultimate accountability to God.

Read: Luke 19:12-27; Matthew 24, and 25

Introduction: Many Christians miss the special blessing of God because they do not obey our Lord's command recorded in the Gospel of Matthew:

“Don't store up treasures here on earth where they can erode away or may be stolen. Store them in heaven where they will never lose their value, and are safe from thieves. if your profits are in heaven your heart will be there too” (Matthew 6:19-21).

Jesus knew that by storing up treasures on earth, we would soon take on the appearance of the world. Through selfish desires, we would cease to reflect the character of God and seek our own glory. By laying up treasures in heaven, on the other hand, we would declare the glory of His kingdom.

Everything we do to bring men and women into the kingdom of God, every act of kindness and every expression of love is laying up treasure in God's storehouse. We *give* out of love for God and we give out of gratitude for His sacrifice for us through the gift of His only begotten Son, our Saviour Jesus Christ.

God will hold us accountable for our motivation in giving and for our faithful obedience to our Lord's command to help fulfil the Great Commission and so reach the world for Christ. The apostle Paul wrote: “We will all stand before God's judgment seat. So then, each of us will give an account of himself to God” (Romans 14:10).

Relating the parable of the shrewd manager, Jesus said: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management...’” (Luke 16:1,2).

As faithful stewards, our primary financial responsibility is to help worthy ministries reach the largest possible number of people for Christ. We are accountable to our Lord's last command before He ascended into heaven to “Go and make disciples of all nations” (Matthew 28:19)

Bible Study

1. As faithful stewards of God's resources, our primary responsibility is to help fulfil the Great Commission. If God were to call you to account for your stewardship, what would you say to Him (Luke 16:22-31; Hebrews 4:13; 1 Peter 4:5)?
2. In what ways do you see our modern day Scottish culture “storing up treasures on earth....or...in heaven”?
3. Look over your spending for the past month. What percentage did you give to God's work?

Personal Reflection

4. To plan your giving for the next year, go through the materials below sometime this week.
 - i. Begin by asking God how much and where He wants you to invest your time, talents and money. Write these ideas down.
 - ii. Prayerfully develop a systematic plan for giving each month in each of these areas:
 - Time
 - Talents
 - Possessions
 - Money
 - iii. Plan to set aside some time and resources for needs you may become aware of at your church, in your neighbourhood, or other places.
 - iv. Dedicate your plan to God. Ask Him to use your resources to bring the greatest glory to His name.

Also available:

Seasons of Giving

A discussion book for small groups, Kirk Sessions, or New Communicants.
Alternatively, this resource could be used as a follow-up to this Bible Study series.

6 Steps to Stewardship

A practical guide on how to turn your church into a stewardship community.
Advice on Stated Annual Meetings, worship, Kirk Session meetings and how to encourage your congregation to engage with financial matters.



Stewardship on Sundays

A worship book packed with ideas and resources for leading Sunday worship.
Sermons, prayers, children's talks all on the theme of "stewardship".

Church and Society

Whilst there has been a great deal of public debate about the global and corporate consequences of the economic downturn caused by the credit crunch, its long-term effects will most keenly be felt not in headlines and soundbites but in the communities our parishes serve. The Church and Society Council has taken the view that whilst the Church needs to engage in that public debate, resources and support are also greatly needed in parishes and other local ministries, such as chaplaincies, as that is where the community of the faithful that is the Church is most authentically manifested.

For more information, please contact Church and Society.

www.churchofscotland.org.uk
and click on the Church and Society link

A final word on the National Stewardship Programme:

Many churches across the length and breadth of the country have now embarked upon the National Stewardship Programme. Here are some of the comments from those who have taken part:

For any advice or ideas on Stewardship Programmes for your church, please contact:

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